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United States Bankruptcy Court Northern District of Illinois					Voluntary Petition							
	Debtor (if ind on, Andre	ividual, ent	er Last, Firs	st, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the l maiden, and		in the last 8 years):			
(if more than	gits of Soc. one, state all)		ividual-Tax	payer I.D.	(ITIN) No./	Complete E		our digits o		r Individual-	Гахрауег I.D. (ITIN) N	lo./Complete EIN
xxx-xx-5604 Street Address of Debtor (No. and Street, City, and State): 11346 S. Lowe Chicago, IL ZIP Code						Address of	f Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code		
County of I	Residence or	of the Prin	cinal Place	of Rusinas		60628	Count	y of Recide	ence or of the	Principal Pla	ace of Business:	
Cook	xesidence of	of the 11m	cipai i iace	of Dusines	s.		Count	y or reside	lice of of the	Timeipai Ti	ace of Business.	
Mailing Address of Debtor (if different from street address):				Mailii	ng Address	of Joint Debt	tor (if differe	nt from street address)	:			
					Г	ZIP Code	:					ZIP Code
	Principal A from street			or			•					
See Exh Corpora Partners Other (I	(Form of O (Check alal (includes abit D on pa ation (include ship f debtor is not	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	Sing in 1 Rail	(Checluster (Checluster) (Checl	eal Estate as 101 (51B)		☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐	the 1 der 7 der 9 der 11 der 12	Petition is Fi	hapter 15 Petition for I a Foreign Main Proce hapter 15 Petition for I a Foreign Main Proce hapter 15 Petition for I a Foreign Nonmain P	Recognition eding
check thi	is box and stat	e type of enti	ity below.)	und		of the Unite	e) ganization ed States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	k one box) Debt busin	s are primarily ness debts.
F11 E:1:	E	U	ee (Check	one box)			l l	one box:		Chapter 11	Debtors s defined in 11 U.S.C.	8 101(51D)
Filing F attach si is unable	ing Fee attac fee to be paid igned applica e to pay fee fee waiver re igned applica	d in installm ation for the except in in	e court's constallments.	nsideration Rule 1006 chapter 7 i	certifying t (b). See Offi ndividuals	hat the deb cial Form 3A only). Must	tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent l are less than with this petiti n were solici	or as defined in 11 U.S iquidated debts (excludated 1 \$2,190,000.	.C. § 101(51D). ling debts owed ne or more
☐ Debtor 6	Administrates that estimates that estimates that ill be no fund	nt funds will nt, after any	l be availab exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
	Number of C		200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	-		
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 40	Page 2	
Voluntar	y Petition	Name of Debtor(s): Johnson, Andre		
(This page mu	st be completed and filed in every case)	Johnson, Andre		
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach a	ndditional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more the	an one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		Exhibit B	
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).		
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Damita G. Buffington January 8, 2010 Signature of Attorney for Debtor(s) (Date) Damita G. Buffington 6228924		
	Exh	Iibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	ole harm to public health or safety?	
	Exh	nibit D		
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:	•	a separate Exhibit D.)	
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regardin	ng the Debtor - Venue		
_	(Check any ap	-		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pendin	g in this District.	
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defend	ant in an action or	
	Certification by a Debtor Who Reside		erty	
	(Check all app Landlord has a judgment against the debtor for possession		d, complete the following.)	
	(Name of landlord that obtained judgment)			
	(
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th			
	the entire monetary default that gave rise to the judgment of Debtor has included in this petition the deposit with the coafter the filing of the petition.	for possession, after the judgment fo	r possession was entered, and	
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1)).	

Page 3 of 40 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Andre Johnson

Signature of Debtor Andre Johnson

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 8, 2010

Date

Signature of Attorney*

X /s/ Damita G. Buffington

Signature of Attorney for Debtor(s)

Damita G. Buffington 6228924

Printed Name of Attorney for Debtor(s)

Law Offices of Damita Buffington & Associates

Firm Name

1525 E. 53rd Street Ste. 622 Chicago, IL 60615

Address

Email: bknotices@chicagoelimidebt.com 773-667-0280 Fax: 773-667-0290

Telephone Number

January 8, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Johnson, Andre

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•				LUD

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Andre Johnson	Case No.	
	Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2				
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy adm requirement of 11 U.S.C. § 109(h) does not apply in this	inistrator has determined that the credit counseling district.				
I certify under penalty of perjury that the info	rmation provided above is true and correct.				
Signature of Debtor: /s/ Andre Johnson					
And	dre Johnson				
Date: January 8, 2010					

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Andre Johnson		Case No		
_		Debtor	,		
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	15,400.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		15,821.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,656.78
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,645.00
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	15,400.00		
			Total Liabilities	15,821.00	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Andre Johnson		Case No.		
_		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,656.78
Average Expenses (from Schedule J, Line 18)	1,645.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,541.73

State the following:

State the lone wing.		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		15,821.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		15,821.00

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B6A (Official Form 6A) (12/07)

In re	Andre Johnson	Case No	
-			
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Andre Johnson		Case No.	
_		Dobtor		

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Skylight Bank >>> Checking	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous household items	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Necessary wearing apparel	-	300.00
7.	Furs and jewelry.	х		
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Life Insurance Policy >>> No cash value	-	0.00
10.	Annuities. Itemize and name each issuer.	X		
		(Tot	Sub-Tota al of this page)	al > 900.00

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In	re Andre Johnson			Case No.	
			Debtor		
		SCHEDU	JLE B - PERSONAL PROPER' (Continuation Sheet)	TY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
2.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pension	1	-	10,000.00
3.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
4.	Interests in partnerships or joint ventures. Itemize.	X			
5.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
6.	Accounts receivable.	X			
7.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owed to debtor including tax refunds. Give particulars		x Refund	-	4,500.00
9.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 14,500.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Andre Johnson	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > **15,400.00**

0.00

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B6C (Official Form 6C) (12/07)

In re	Andre Johnson		Case No.	
		Debtor		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts Skylight Bank >>> Checking	s, Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings Miscellaneous household items	735 ILCS 5/12-1001(b)	500.00	500.00
<u>Wearing Apparel</u> Necessary wearing apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in IRA, ERISA, Keogh, or Other Pensio Pension	n or Profit Sharing Plans 735 ILCS 5/12-704	10,000.00	10,000.00
Other Liquidated Debts Owing Debtor Including 2009 Tax Refund	Tax Refund 735 ILCS 5/12-1001(b)	3,400.00	4,500.00

Total: 14,300.00 15,400.00

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B6D (Official Form 6D) (12/07)

In re	e Andre Johnson	Case No.	
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			· · · · · · · · · · · · · · · · · · ·					
CDEDITORIS MAME	C Husband, Wife, Joint, or Community			C	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H & J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF - ZG EZ	URLIQUIDATED	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.								
		H	Value \$	Н		Н		
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubto nis p				
				T	ota	ıl	0.00	0.00
			(Report on Summary of Sci	hed	ule	s)	3.00	3.00

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B6E (Official Form 6E) (12/07)

In re	Andre Johnson	Case No.	
-		Debtor ————————————————————————————————————	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. \S 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Andre Johnson		Case No.	
		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

						_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C		CONTINGEN	Q U	S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxx6663 Creditor #: 1 Cda/pontiac Attn: Bankruptcy Po Box 213 Sreator, IL 61364		_	Opened 3/01/07 CollectionAttorney Emergency Medical Specialst Sc	T	T E D		271.00
Account No. xxx x5967 Creditor #: 2 Consultants in Clinical Pathology 37416 Eagle Way Chicago, IL 60678		-	2008 Medical Bill				600.00
Account No. Creditor #: 3 Creditors Discount & Audit Co. 415 E. Main St.		_					0.00
Account No. xxx-x9209 Creditor #: 4 Emergency Medical Specialist SC PO Box 366 Hinsdale, IL 60522		-	2007 Medical Bill				300.00
_4 continuation sheets attached			(Total of t	Subt his			1,171.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Andre Johnson	Case No	
_		Debtor	

CREDITOR'S NAME,	000		usband, Wife, Joint, or Community		CONT	UZL.	DIG	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CL	AIM	N	L Q D -	SPUTED	AMOUNT OF CLAIM
Account No. xxxxx-3057			2008		Ť	D A T E D		
Creditor #: 5 Evergreen Emergency Services, LTD PO Box 428080 Evergreen Park, IL 60805		-	Medical Bill			D		50.00
Account No. 202-6767	_					Н		30.00
MCS Collections Inc 725 South Wells Street Ste. 501 Chicago, IL 60607			Representing: Evergreen Emergency Services, LTD					Notice Only
Account No. xxxxxxxxxxxx xxxxxxx7979			2008			П		
Creditor #: 6 Little Company of Mary Hospital Health Care Centers Dept. 77-97677 Chicago, IL 60678-7677		-	Medical Bill					2,650.00
Account No. 08-M1-189320								
Grabowski Law Center c/o Little Company of Mary 1400 E. Lake Cook Rd, Suite 110 Buffalo Grove, IL 60089-8218			Representing: Little Company of Mary Hospital					Notice Only
Account No. V00018533057						П		
Malcolm S. Gerald & Asc. Inc c/o Little Company of Mary 332 S. Michigan Ave, Suite 600 Chicago, IL 60604			Representing: Little Company of Mary Hospital					Notice Only
Sheet no. 1 of 4 sheets attached to Schedule of			r			otal		2,700.00
Creditors Holding Unsecured Nonpriority Claims				otal of th	us]	pag	(e)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Andre Johnson	Case No	
_		Debtor	

					_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H		CONTINGEN	b	D I S P U T E D	AMOUNT OF CLAIM
Account No.				Т	A T E D		
Pellettieri & Associates Dept. 77304 Box 77000 Detroit, MI 48277-0304			Representing: Little Company of Mary Hospital		D		Notice Only
Account No. xxxxxx0093			Med1 02 Midamerica Cardiovascular Co				
Creditor #: 7 Merchants Cr 223 W Jackson St Chicago, IL 60606		-					285.00
Account No. xxx xxxx3409			2008				
Creditor #: 8 MidAmerica Cardiovascular Consulta 5009 W 95th St. Oak Lawn, IL 60453		-	Medical Bill				300.00
Account No.							
Merchants Credit Guide Co c/o Midamerica cardiovascular cons. 223 W. Jackson Blvd. Chicago, IL 60606			Representing: MidAmerica Cardiovascular Consulta				Notice Only
Account No. xxxxxxx2304			Opened 8/01/06				
Creditor #: 9 Nationwide Credit & Co Attn: Bankruptcy 9919 W Roosevelt Rd Ste 101 Westchester, IL 60154		-	CollectionAttorney Midamerica Cardiovascular Cons				60.00
Sheet no. 2 of 4 sheets attached to Schedule of		_		Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				645.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Andre Johnson	Case No.
-		Debtor

CREDITOR'S NAME,	000		usband, Wife, Joint, or Community	C O N T	UNL	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	NHINGEN	QU.	S P U T E D	AMOUNT OF CLAIM
Account No. xxx5863			2008	Ť	DATED		
Creditor #: 10 Pellettieri & Associates			Medical Bill		D		
Dept. 77304 Box 77000		-					
Detroit, MI 48277-0304							4,000.00
Account No. x4165			2008				
Creditor #: 11 Radiology Imaging Specialists LTD PO Box 70 Hinsdale, IL 60522		-	Medical Bill				
							600.00
Account No.							
ATG Credit LLC PO Box 14895 Chicago, IL 60614-4895			Representing: Radiology Imaging Specialists LTD				Notice Only
Account No. xxxxN000			2008				
Creditor #: 12 Rajneesh Salwan MD SC 2224 Donegal Dr. Darien, IL 60561-8462		-	Medical Bill				
							1,205.00
Account No. x2602			Village Of Calumet Park				
Creditor #: 13 Receivables Management Inc. (RMI)/ Mortg Attn: Bankruptcy		-					
3348 Ridge Rd Lansing, IL 60438							250.00
Sheet no. _3 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	ubt his			6,055.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Andre Johnson	Case No.
		Debtor

				_			_	
CREDITOR'S NAME, MAILING ADDRESS	COD	Hus	sband, Wife, Joint, or Community	CON	U N L	I	5 S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B	C M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	IQUIDATED	E I S F L T E C	ν Γ Ε	AMOUNT OF CLAIM
Account No. xxxxxx7858			2007	1 ï	Î		İ	
Creditor #: 14 St James Hospital & Health Center 1423 Chicago Rd Chicago Heights, IL 60411-3483			Medical Bill		D			5,000.00
0.51	\dashv		2007	igspace	_	-	4	3,000.00
Account No. xxxxxxxxx8-Fof Creditor #: 15 St. James Hospital & Health Center 37653 Eagle Way Chicago, IL 60678-1376			2007 Medical Bill					
								250.00
Account No.								
Account No.				T		T	1	
Account No.								
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub				5,250.00
Creations froming Onsecured Nonphorny Claims			(Total of t		paş Γota		`	
			(Report on Summary of So) [15,821.00

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B6G (Official Form 6G) (12/07)

In re	Andre Johnson	Case No
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-00630 Doc 1 Filed 01/08/10 Entered 01/08/10 16:32:50 Desc Main Document Page 21 of 40

B6H (Official Form 6H) (12/07)

In re	Andre Johnson	Case No
-		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Andre Johnson		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AND S	POUSE			
Single	RELATIONSHIP(S): None.		AGE(S):			
Employment:	DEBTOR		SPOUSE			
	orter					
Name of Employer C	hicago Public Schools					
How long employed 19	0 years					
	25 S. Clark hicago, IL 60606					
	ojected monthly income at time case filed)		DEBTOR		SPOUSE	
	ommissions (Prorate if not paid monthly)	\$_	1,898.82	\$	N/A	
2. Estimate monthly overtime		\$ _	0.00	\$	N/A	
3. SUBTOTAL		\$_	1,898.82	\$	N/A	
4. LESS PAYROLL DEDUCTIONS			407.05	Φ.	N1/A	
a. Payroll taxes and social securi	ity	\$ _	187.85	\$ <u> </u>	N/A	
b. Insurancec. Union dues		\$ <u>_</u>	30.85	ъ <u> </u>	N/A N/A	
d. Other (Specify):		» —	23.34 0.00	\$ \$	N/A N/A	
u. Other (Specify).			0.00	\$ <u></u>	N/A	
			0.00	Ψ	IV/A	
5. SUBTOTAL OF PAYROLL DEDU	UCTIONS	\$_	242.04	\$	N/A	
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$_	1,656.78	\$	N/A	
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed stat	ement) \$	0.00	\$	N/A	
8. Income from real property		\$	0.00	\$	N/A	
9. Interest and dividends		\$ _	0.00	\$	N/A	
dependents listed above	payments payable to the debtor for the debtor's use	e or that of \$	0.00	\$	N/A	
11. Social security or government assi	stance	¢	0.00	¢	N/A	
(Specify):		\$	0.00	\$ <u></u>	N/A	
12. Pension or retirement income		——	0.00	\$ <u></u>	N/A	
13. Other monthly income		Ψ_	0.00	Ψ	14/73	
(0 .0)		\$	0.00	\$	N/A	
		\$	0.00	\$	N/A	
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$_	0.00	\$	N/A	
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	1,656.78	\$	N/A	
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	: 15)	\$	1,656.	78	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Andre Johnson		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

·		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	600.00
a. Are real estate taxes included? Yes No _X		-
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	60.00
d. Other Cable	\$	55.00
3. Home maintenance (repairs and upkeep)	\$	15.00
4. Food	\$	300.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$ ———	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	- 0.00
	\$	0.00
(Specify)	Ф	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	¢.	0.00
a. Auto	\$	
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	50.00
Other Bank charges, misc. fees, postage	\$	35.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,645.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	
•		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
AG CELLED VENEZ OF MONTHY VINEZ NICOLE	-	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,656.78
b. Average monthly expenses from Line 18 above	\$	1,645.00
c. Monthly net income (a. minus b.)	\$	11.78

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	Andre Johnson			Case No.		
			Debtor(s)	Chapter	7	
	DECLARATION C	ONCEDA	UNG DEPTODIS SO		E.C.	
	DECLARATION C	UNCERN	ING DEBIOR 5 SC	HEDULI	79	
	DECLARATION UNDER F	PENALTY C	OF PERJURY BY INDIVI	DUAL DEE	BTOR	
			t I have read the foregoing summary and schedules, consisting of			
Date	January 8, 2010	Signature	/s/ Andre Johnson Andre Johnson Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Andre Johnson		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14,345.00	2009 Employment
\$16,549.00	2008 Employment
\$19.571.00	2007 Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS OWING**

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS** OWING **TRANSFERS**

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Little Company of Mary Vs. Judgment Circuit COurt of Cook County Judgment Andre Johnson Illinois

08-M1-18920

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF DATE OF SEIZURE BENEFIT PROPERTY WAS SEIZED **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 12-4-09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$60.00

Cricket Debt Counseling, Inc. 10121 SE Sunnyside Rd

Suite 300 Clackamas, OR 97015 DATE OF PAYMENT.

NAME OF PAYOR IF OTHER

NAME AND ADDRESS

OF PAYEE THAN DEBTOR Law Offices of Damita Buffington & Assoc 11-23-09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$795.00

1525 E. 53rd Street Ste. 622 Chicago, IL 60615

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER LOCATION OF PROPERTY DESCRIPTION AND VALUE OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

5

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	January 8, 2010	Signature	/s/ Andre Johnson
			Andre Johnson
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re Andre Johnson			Case No.	
]	Debtor(s)	Chapter	7
PART A - Debts secured by prop	R 7 INDIVIDUAL DEBTO perty of the estate. (Part A ratach additional pages if near	nust be fully co		
Property No. 1]		
Creditor's Name: -NONE-		Describe Prop	erty Securing Debt	:
Property will be (check one): ☐ Surrendered	☐ Retained	1		
If retaining the property, I intend to ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		□ Not claimed	as exempt	
PART B - Personal property subject Attach additional pages if necessary.		e columns of Part	B must be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
I declare under penalty of perjury personal property subject to an un Date January 8, 2010	nexpired lease.	intention as to a		estate securing a debt and/o
		Andre Johnson		_

Debtor

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United States Bankruptcy Court Northern District of Illinois

In r	re Andre Johnson		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	ISATION OF ATTO	RNEY FOR DE	ERTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filin be rendered on behalf of the debtor(s) in contemplation o	e 2016(b), I certify that I ag of the petition in bankrupto	am the attorney for cy, or agreed to be pai	the above-named debtor d to me, for services rende	
	For legal services, I have agreed to accept		\$	795.00	
	Prior to the filing of this statement I have received			795.00	
	Balance Due		\$	0.00	
2.	\$299.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	n unless they are mem	bers and associates of my la	aw firm.
	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name				m. A
6.	In return for the above-disclosed fee, I have agreed to rer	nder legal service for all aspec	ets of the bankruptcy	ase, including:	
	 a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour 	ement of affairs and plan which rs and confirmation hearing, a reduce to market value; ex rs as needed; preparatio	h may be required; and any adjourned hea cemption planning	rings thereof;	of
7.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.	does not include the followin chargeability actions, jud	g service: licial lien avoidanc	es, relief from stay acti	ons or
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement fo	r payment to me for re	epresentation of the debtor(s) in
Date	ed: January 8, 2010	/s/ Damita G. Bu	ffington		
		Damita G. Buffir Law Offices of E 1525 E. 53rd Stro Ste. 622 Chicago, IL 6061	ngton 6228924 Damita Buffington Deet	& Associates	
			agoelimidebt.com		

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

		n District of Illinois			
In re	Andre Johnson		Case No.		
		Debtor(s)	Chapter 7	7	
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of Debtor					
~ .	I (We), the debtor(s), affirm that I (we) have received	and read the attached n	otice, as required by	§ 342(b) of the Bankruptcy	
Code.					
Andre	Johnson	X /s/ Andre Joh	nson	January 8, 2010	
Printe	d Name(s) of Debtor(s)	Signature of D	ebtor	Date	
Case N	No. (if known)	X			
		Signature of Jo	oint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois

		Not then District of Hillions		
In re	Andre Johnson		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	// A TDIV	
	V E	RIFICATION OF CREDITOR W	IAIKIA	
		Number of	Number of Creditors: 21	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and cor	rect to the best of my

ATG Credit LLC PO Box 14895 Chicago, IL 60614-4895

Cda/pontiac Attn: Bankruptcy Po Box 213 Sreator, IL 61364

Consultants in Clinical Pathology 37416 Eagle Way Chicago, IL 60678

Creditors Discount & Audit Co. 415 E. Main St.

Emergency Medical Specialist SC PO Box 366 Hinsdale, IL 60522

Evergreen Emergency Services, LTD PO Box 428080 Evergreen Park, IL 60805

Grabowski Law Center c/o Little Company of Mary 1400 E. Lake Cook Rd, Suite 110 Buffalo Grove, IL 60089-8218

Little Company of Mary Hospital Health Care Centers Dept. 77-97677 Chicago, IL 60678-7677

Malcolm S. Gerald & Asc. Inc c/o Little Company of Mary 332 S. Michigan Ave, Suite 600 Chicago, IL 60604

MCS Collections Inc 725 South Wells Street Ste. 501 Chicago, IL 60607 Merchants Cr 223 W Jackson St Chicago, IL 60606

Merchants Credit Guide Co c/o Midamerica cardiovascular cons. 223 W. Jackson Blvd. Chicago, IL 60606

MidAmerica Cardiovascular Consulta 5009 W 95th St.
Oak Lawn, IL 60453

Nationwide Credit & Co Attn: Bankruptcy 9919 W Roosevelt Rd Ste 101 Westchester, IL 60154

Pellettieri & Associates Dept. 77304 Box 77000 Detroit, MI 48277-0304

Pellettieri & Associates Dept. 77304 Box 77000 Detroit, MI 48277-0304

Radiology Imaging Specialists LTD PO Box 70 Hinsdale, IL 60522

Rajneesh Salwan MD SC 2224 Donegal Dr. Darien, IL 60561-8462

Receivables Management Inc. (RMI) / Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

St James Hospital & Health Center 1423 Chicago Rd Chicago Heights, IL 60411-3483

St. James Hospital & Health Center 37653 Eagle Way Chicago, IL 60678-1376